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SKOLER, ABBOTT & PRESSER, P.C.
Exclusively Representing Management in Labor and Employment Law

June 24, 2013



Ron. Martha Coakley
Attorney General
Commonwealth of Massachusetts
One Ashburton Place
Boston, MA 02108

Ron. Barbara Anthony
Undersecretary
Office of Consumer Affairs and Business Regulation
Commonwealth of Massachusetts
Ten Park Plaza, Suite 5170
Boston, MA 02116

Dear Attorney General Coakley and Undersecretary Anthony:

Pursuant to Chapter 93R of the General Laws of Massachusetts, we are writing to notify you of a breach of security and unauthorized access to personal information involving 12 identified Massachusetts resident(s).

Nature of the Security Breach

On May 21, 2013, we were informed by PeoplesBank that attempts were made within the online cash management system to divert corporate funds. These attempts were unsuccessful and there was no financial loss. Although the event was directed towards the company, it exposed files which contained direct deposit bank account numbers of certain of our employees who are Massachusetts residents. The personal information of our employees was provided to PeoplesBank for payroll purposes.

Number of Massachusetts Residents Affected

We have identified twelve consumers in Massachusetts who have been affected. These identified Massachusetts residents will shortly receive notice pursuant to G.L. c. 93R, § 3(b). A copy of the notice is attached.

What Is Being Done to Protect Affected Massachusetts Residents

We have offered complimentary enrollment in Experian's ProtectMyID Elite to these consumers.

If you should have any questions or require any additional information regarding this security incident, please feel free to contact me.

Sincerely,

Marylou Fabbo
Skoler, Abbott & Presser, P.C.



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Dear [REDACTED]:

I am writing to notify you of a data security incident with our business online banking system that involved your direct deposit information. Although the incident was directed towards Skoler, Abbott, it exposed files which contained your name and direct deposit bank account number to someone who was not authorized to have access to that information.

On April 16, 2013, it was discovered that there was an attempt to divert corporate funds within the business online banking system. This attempt was unsuccessful and there was no financial loss. Please be assured that we and the bank have taken the necessary steps to address this situation, and that we are committed to fully protecting the information that you have entrusted to us.

If you are concerned about the security of your bank account, in addition to monitoring your account, we encourage you to consider enrolling in Experian's ProtectMyID Elite, at no cost to you (see attached). In addition, please review the attached information about other safeguards you can take to protect your personal information.

Please be assured that we are committed to maintaining the privacy of sensitive employee information. Should you have any questions regarding the options available to you, or if you are interested in enrolling in the Experian's ProtectMyID Elite, please contact Jamie Martin.

Sincerely,

Marylou Fabbo

Attachment

WHAT YOU SHOULD DO TO PROTECT YOUR PERSONAL INFORMATION

You should remain vigilant for attempts to steal your personal information over the next 12 to 24 months. Please review your account statements for any suspicious and/or unauthorized activity. Other steps you can take to protect your credit information are described below. The Federal Trade Commission also provides guidance to consumers about protecting against identity theft through its website: www.ftc.gov.

- **Free Credit Reports.** Credit reports contain information about you, including what accounts you have and your bill paying history. The law requires the major nationwide consumer reporting companies—Equifax, Experian, and TransUnion—to give you a free copy of your credit report each year if you ask for it. Visit www.AnnualCreditReport.com or call 1-877-322-8228, a service created by these three companies, to order your free credit reports each year. You can also write: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5283.
- **Fraud Alerts.** You may place a "Fraud Alert" on your credit reports to tell creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers, which are listed below, for placing an initial 90-day fraud alert. A call to one company is sufficient. Place a fraud alert also entitles you to free copies of your credit reports.

Fraud Alert Phone Numbers:

Equifax
1-800-525-6285

Experian
1-888-EXPERIAN
(397-3742)

TransUnion
1-800-680-7289

- **Credit Freeze.** Massachusetts law allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting company from releasing any information from a consumer's credit report without written authorization. However, placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.

If you have been a victim of identity theft, and you provide the credit reporting company with a valid police report, it cannot charge you to place, lift or remove a security freeze. Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident, and you have the right to file a police report if you are the victim of identity theft. In all other cases, a credit reporting company may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to each of the three nationwide consumer reporting companies by regular, certified or overnight mail at the addresses below:

Equifax Security
Freeze
P.O. Box 105788
Atlanta, GA 30348
www.equifax.com

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion Security Freeze
Fraud Victim Assistance Department
P.O. Box 6790
Fullerton, CA 92834
www.transunion.com

In order to request a security freeze, you will need to provide certain information, including your Social Security Number, date of birth, proof of current address and list of previous addresses if you have moved in the past five (5) years, and a photocopy of your driver's license or other government ID card.

The credit bureaus must send written confirmation to and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze.